

**What is claimed is:**

1. A method for pulling information from a server to a computer, comprising:

Accepting a list of items selected by the user;

Sending codes associated with the selected items from the device to the server; and

Receiving information from the server to the computer based on the matching codes.

2. The method of claim 1, wherein the items include topics on which the user wants more information.
3. The method of claim 1, wherein the selected items are associated with pre-specified codes.
4. The method of claim 1, further comprising sending codes for selected items from the computer to the server.
5. The method of claim 1, further comprising requesting information from the local server with codes that match the codes sent by the computer.
6. The method of claim 1, wherein the local server returns only the information with associated codes that match the codes sent by the computer.

7. The method of claim 1, wherein the information received from the server by the computer comprises advertisements.

5 8. The method of claim 7, wherein the advertisements sent by the server to the computer are transmitted based on the request of the user.

10 9. The method of claim 7, wherein the advertisements that are pulled are relevant to the user.

15 10. The method of claim 1, wherein the user requests and receives information in real-time.

20 11. The method of claim 1, further comprising storing data on a Personal Universal Memory (PUM) card adapted to be inserted into a mobile computer having basic and customized modes, the PUM card comprising: interface logic to communicate with the mobile computer; and a non-volatile data storage device coupled to the interface logic, the data storage device adapted to store a data structure to store personal information and preferences for customizing the device, wherein the mobile computer transitions from the basic mode to the customized mode upon the insertion of the PUM card into the mobile computer.

12. The method of claim 11, further comprising storing an encrypted biometric identity image of a user's biometric scan to compare against a subsequent biometric scan.

5 13. The method of claim 12, wherein the identity image is compared with the biometric scan when security is necessary during login or during a transaction.

10 14. The method of claim 11, further comprising storing an encrypted user-identification and a password to further validate the user prior to using the PUM card.

15 15. The method of claim 1, further comprising generating one or more time-sensitive prompts and commands to alert the user in the event that the device has been left on without interaction for a predetermined period.

20 16. A server, comprising:  
means for receiving codes representative of one or more desired items from one or more handheld devices; and  
means for identifying information based on the codes; and  
means for sending the information to the handheld device.

17. A mobile device, comprising:

means for accepting a list of items desired by a user;

means for sending predetermined codes associated with the selected items to a server to receive information from the server to the mobile device based on the codes; and

means for displaying the information from the server to the user.

18. The mobile device of claim 17, further comprising a Personal Universal Memory (PUM) card adapted to be inserted into the mobile computer, the PUM card including:

interface logic to communicate with the mobile computer; and

a non-volatile data storage device coupled to the interface logic, the data storage device adapted to store a data structure to store personal information and preferences for customizing the device, wherein the mobile computer transitions from the basic mode to the customized mode upon the insertion of the PUM card into the mobile computer.